

In re:
Timothy G. Strosser
Debtor

Case No. 18-18365-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: May 12, 2023

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 10

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2023:

Recip ID	Recipient Name and Address
db	+ Timothy G. Strosser, 144 Kings Gate Drive, Lititz, PA 17543-8312
14308992	Guton Corporation, David J. Samlin, Esq, Rawle & Henderson LLP, The Widener Bldg, 1 S Penn Sq, 16th Fl, Philadelphia PA 19107
14314811	+ Robert E. Walton Plumbing & Heating, Inc., 120 Charleston Drive, Willow Street, PA 17584-9005

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	May 12 2023 23:57:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 12 2023 23:58:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14312827	+ EDI: CITICORP.COM	May 13 2023 03:56:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14442245	+ Email/Text: Bankruptcy@Freedommortgage.com	May 12 2023 23:57:00	FREEDOM MORTGAGE CORP., 907 PLEASANT VALLEY AVE, MOUNT LAUREL, NJ 08054-1210
14300712	EDI: JPMORGANCHASE	May 13 2023 03:56:00	JPMorgan Chase Bank, N.A., P.O. Box 29505 AZ1-1191, Phoenix AZ 85038-9505
14249164	+ Email/Text: key_bankruptcy_ebnc@keybank.com	May 12 2023 23:58:00	Key Bank, PO Box 94525, Cleveland, OH 44101-4525
14282681	EDI: WFFC2	May 13 2023 03:56:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2023 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
CHRISTINE C. SHUBERT	on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net J100@ecfcbis.com
DAVID J. SAMLIN	on behalf of Creditor Gunton Corporation dsamlin@rawle.com
DENISE ELIZABETH CARLON	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com
JEROME B. BLANK	on behalf of Creditor Freedom Mortgage Corporation jblank@pincuslaw.com
JEROME B. BLANK	on behalf of Creditor J.G. Wentworth Home Lending LLC jblank@pincuslaw.com
MARIO J. HANYON	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Freedom Mortgage Corporation mfarrington@kmlawgroup.com
MITCHELL A. SOMMERS	on behalf of Debtor Timothy G. Strosser msommers@ptd.net kjober@ptd.net
MITCHELL A. SOMMERS	on behalf of U.S. Trustee United States Trustee msommers@ptd.net kjober@ptd.net
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
SCOTT F. WATERMAN [Chapter 13]	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com
Scott F Waterman	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFmail@fredreiglech13.com
THOMAS SONG	on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com
THOMAS SONG	on behalf of Creditor J.G. Wentworth Home Lending LLC tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 19

Information to identify the case:

Debtor 1	<u>Timothy G. Strosser</u>	Social Security number or ITIN	xxx-xx-7225
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	18-18365-pmm		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Timothy G. Strosser

5/12/23

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.